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PTO/SB/21 (09-04)

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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/839,471	
	Filing Date	04/19/2001	
	First Named Inventor	Dean S. Keil	
	Art Unit	3627	
	Examiner Name	Michael A. Cuff	
Total Number of Pages in This Submission	13	Attorney Docket Number	2240.000006

ENCLOSURES (Check all that apply)		
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT		
Firm Name	McHale & Slavin, P.A.	
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICANT : Keil, Dean S.
INVENTION : **System and Method for Debit Transactions**
SERIAL NUMBER : 09/839,471
FILING DATE : April 19, 2001
EXAMINER : Cuff, Michael A.
GROUP ART UNIT : 3627
OUR FILE NO. : 2240.000006

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RESPONSE TO OFFICE ACTION OF March 07, 2005

Sir:

In response to the Office Action dated March 7, 2005 having a shortened
statutory period for response set to expire June 7, 2005, kindly amend the above-
entitled application as follows, no new matter is added:

**Amendments to the Claims are reflected in the listing of claims which begins on
page 2 of this paper.**

Remarks/Arguments begin on page 8 of this paper.